

Certificate Number: 17082-NJ-DE-031023301

Bankruptcy Case Number: 18-17157



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 13, 2018, at 8:46 o'clock AM MST, SANDRA M DEVINCENT completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 13, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director